

Serial No.: 10/603,408
Docket No.: 60655.1000

Amendments To Specification:

Please replace paragraph 3 with the following amended paragraph:

With reference to **Figure 1**, in the prior art, an organization, such as financial institution 102, generates electronic files on a periodic basis, wherein the files may include reports of charges incurred against various accounts. For example, a credit card company may generate a report every month detailing all of the transactions incurred by a certain credit card. A company 104 may have numerous employees, each with a credit card. Each credit card may have transactions that are reported on the electronic statement. Company 104 uses a computerized accounting system 106 to simplify the accounting process, wherein the accounting system may include any one of the many software accounting systems available, including those made by SAP, Oracle ORACLE, Peoplesoft PEOPLESOFT, JD Edwards JD EDWARDS, Lawson LAWSON, Walker WALKER, Baan BAAN, GEAC, and many others. Because of the wide variety of accounting systems used by company 104, each using its own proprietary format, it is difficult for a financial institution to provide financial data to each company in an optimum format for the entity's accounting system. In the prior art, the data 108 from financial institution 102 was typically in a generic format that must be reformatted by each company 104 before being used by accounting system 106. Such a reformatting process typically includes a computer programmer developing a sophisticated computer program 110 to translate data from the format used by the financial institution to the format used by company 104. Such a software development process can be time consuming and expensive, including months of work and the attendant costs of paying for custom computer programming.

Please replace paragraph 66 with the following amended paragraph:

The system may include a host server or other computing systems including a processor for processing digital data, a memory coupled to said processor for storing digital data, an input digitizer coupled to the processor for inputting digital data, an application program stored in said memory and accessible by said processor for directing processing of digital data by said processor, a display coupled to the processor and memory for displaying information derived from digital data processed by said processor and a plurality of databases, said databases including client data, merchant data, financial institution data and/or like data that could be used

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in association with the present invention. As those skilled in the art will appreciate, user computer will typically include an operating system (e.g., ~~Windows~~-WINDOWS NT, 95/98/2000, ~~Linux~~-LINUX, ~~Solaris~~-SOLARIS, etc.) as well as various conventional support software and drivers typically associated with computers. User computer can be in a home or business environment with access to a network. In an exemplary embodiment, access is through the Internet through a commercially-available web-browser software package.